Filed: November 12, 2003 Inventors: Srinivasan et al.

Attorney Docket Number: 03001.1040

Sheet 1 of 5

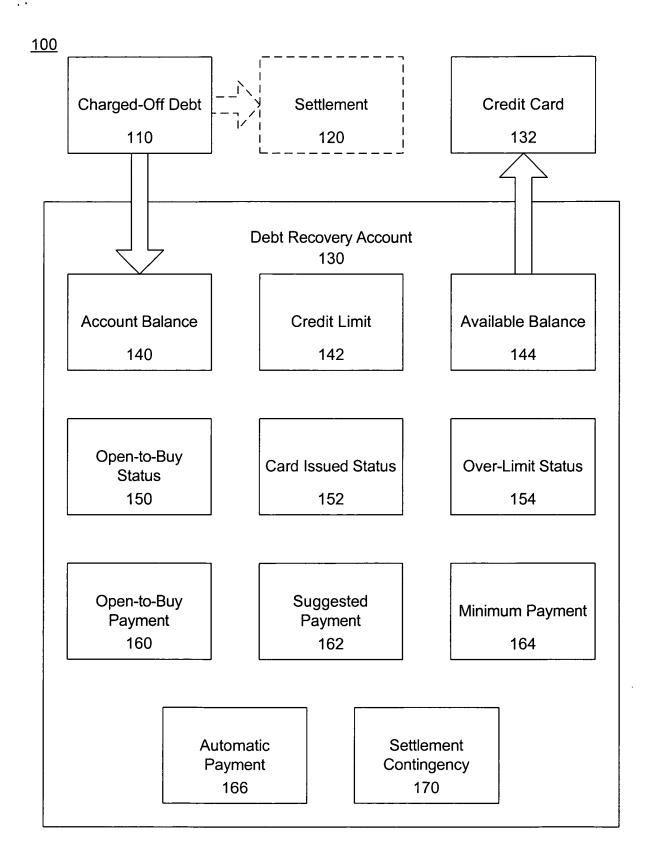


Figure 1

Filed: November 12, 2003 Inventors: Srinivasan et al.

Attorney Docket Number: 03001.1040

Sheet 2 of 5

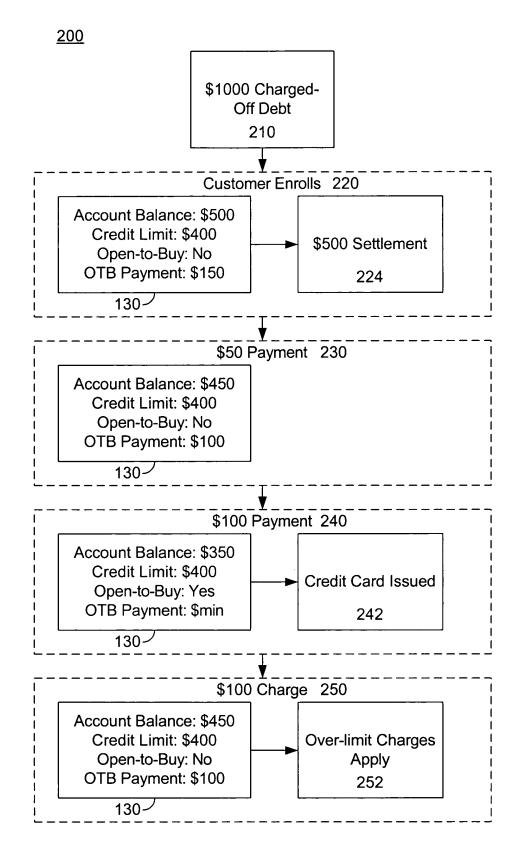


Figure 2

, Title: SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBT RECOVERY $% \left(1\right) =\left(1\right) \left(1\right$

Filed: November 12, 2003 Inventors: Srinivasan et al.

Attorney Docket Number: 03001.1040

Sheet 3 of 5

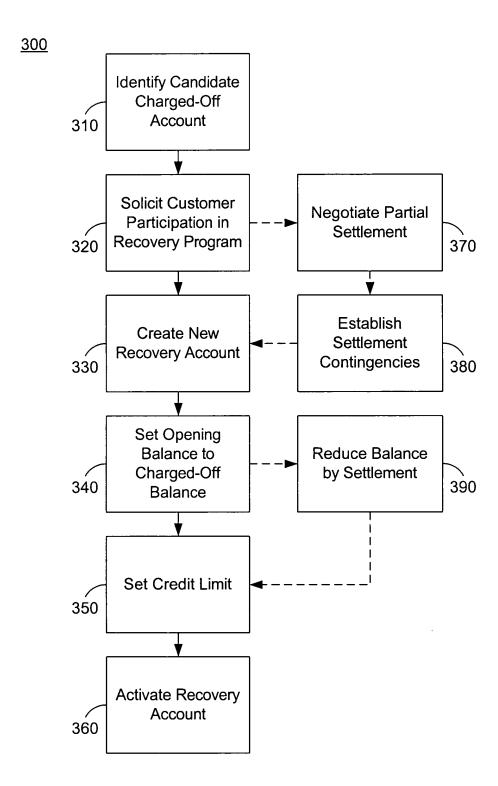


Figure 3

Filed: November 12, 2003 Inventors: Srinivasan et al.

· Attorney Docket Number: 03001.1040

Sheet 4 of 5

. .

400

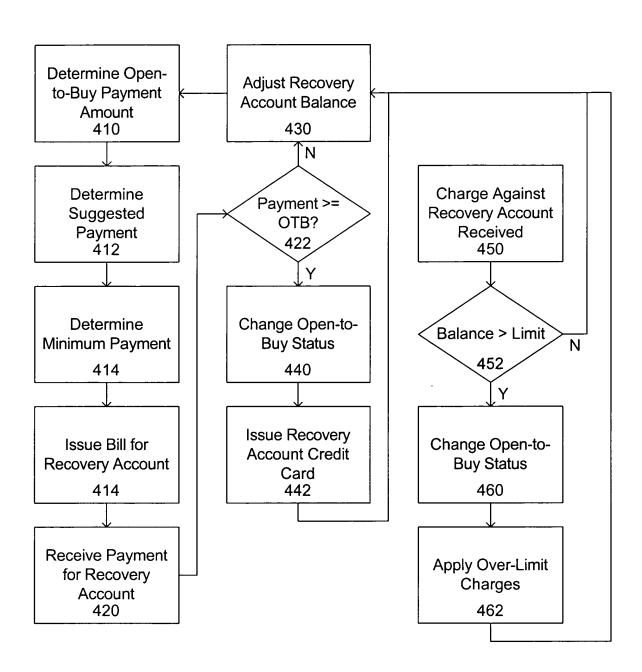


Figure 4

Filed: November 12, 2003 Inventors: Srinivasan et al.

Attorney Docket Number: 03001.1040

Sheet 5 of 5

